

**Certificate of Notice Page 1 of 4**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Latasha Cirwithen  
Debtor

Case No. 17-12193-mdc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: PaulP  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Jul 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2019.

db +Latasha Cirwithen, 201 High Street, Sharon Hill, PA 19079-2114

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +E-mail/Text: bncnotice@phl3trustee.com Jul 26 2019 03:22:55 WILLIAM C. MILLER,

Office of the Chap. 13 Standing Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 27, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Latasha Cirwithen dmo160west@gmail.com,  
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com  
KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Latasha Cirwithen aka Latasha Sargent  
Debtor

CHAPTER 13

MIDFIRST BANK

Movant

vs.

NO. 17-12193 MDC

Latasha Cirwithen aka Latasha Sargent  
Debtor

William C. Miller Esq.

Trustee

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$5,240.03**, which breaks down as follows;

Post-Petition Payments:	April 2019 to June 2019 at \$1,073.60/month
	July 2019 at \$1,069.80/month
Late Charges:	April 2019 to June 2019 at \$42.94/month
	July 2019 at \$42.79/month
Suspense Balance:	\$253.18
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$5,240.03</b>

2. The Debtor(s) shall cure said arrearages in the following manner;

a). On or before July 31, 2019, the Debtor shall make a down payment in the amount of **\$1,103.09**;

b). Beginning on August 1, 2019 and continuing through January 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,069.80** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$689.49** towards the arrearages on or before the last day of each month at the address below;

MIDLAND MORTGAGE  
999 N.W. Grand Boulevard, Suite 100  
Oklahoma City, OK 73118-6116

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived .

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: July 8, 2019

By: /s/ Kevin G. McDonald, Esquire  
Attorney for Movant

Date: 7/11/2019

David M. Offen  
David M. Offen, Esquire  
Attorney for Debtor

Date: 7/22/19

William C. Miller  
**NO OBJECTION**  
William C. Miller, Esquire  
Chapter 13 Trustee

Approved by the Court this 25th day of July, 2019. However, the court  
retains discretion regarding entry of any further order.



---

MAGDELINE D. COLEMAN  
CHIEF UNITED STATES BANKRUPTCY JUDGE